

Information to identify the case:

Debtor 1	<u>Jerry W Wilson</u>	Social Security number or ITIN	xxx-xx-7754
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 21-22489-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jerry W Wilson

3/2/22

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jerry W Wilson
Debtor

Case No. 21-22489-CMB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Mar 02, 2022

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 04, 2022:

Recip ID	Recipient Name and Address
db	+ Jerry W Wilson, 643 Davidson Drive, Verona, PA 15147-2918
cr	+ Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
15432037	+ First National Bank, Attn: Bankruptcy, Po Box 3128, Omaha, NE 68103-0128
15432038	+ First National Bank Omaha/Dodge Credit, P.O. Box 3412, Omaha, NE 68197-0001
15432039	+ Macys, Po Box 6789, Sioux Falls, SD 57117-6789
15432046	#+ Village Capital & Investments, Llc, Attn: Bankruptcy, 2863 St Rose Parkway, Henderson, NV 89052-4806
15432049	Weltman, Weinberg & Reis, 436 Seventh Avenue, Suite 2500, Koppers Building, Pittsburgh, PA 15219-1842

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Mar 03 2022 04:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 02 2022 23:41:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Mar 03 2022 04:43:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 02 2022 23:41:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: jdryer@bernsteinlaw.com	Mar 02 2022 23:41:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
cr	+ EDI: RECOVERYCORP.COM	Mar 03 2022 04:43:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15432029	+ EDI: CAPITALONE.COM	Mar 03 2022 04:43:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15432027	+ EDI: CAPITALONE.COM	Mar 03 2022 04:43:00	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15432032	+ EDI: CITICORP.COM	Mar 03 2022 04:43:00	Citibank/Best Buy, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15432031	+ EDI: CITICORP.COM	Mar 03 2022 04:43:00	Citibank/Best Buy, Po Box 6497, Sioux Falls, SD 57117-6497

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15432033	+ EDI: CITICORP.COM	Mar 03 2022 04:43:00	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
15432034	+ EDI: CITICORP.COM	Mar 03 2022 04:43:00	Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15432035	EDI: DISCOVER.COM	Mar 03 2022 04:43:00	Discover Financial, Pob 15316, Wilmington, DE 19850
15432040	+ EDI: CITICORP.COM	Mar 03 2022 04:43:00	Macys/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
15432036	+ EDI: DISCOVER.COM	Mar 03 2022 04:43:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15432042	+ EDI: AGFINANCE.COM	Mar 03 2022 04:43:00	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
15432041	+ EDI: AGFINANCE.COM	Mar 03 2022 04:43:00	OneMain Financial, Po Box 1010, Evansville, IN 47706-1010
15432402	+ EDI: RECOVERYCORP.COM	Mar 03 2022 04:43:00	Orion, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15432043	Email/Text: Bankruptcy.Notices@pnc.com	Mar 02 2022 23:41:00	PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222
15432025	Email/Text: Bankruptcy.Notices@pnc.com	Mar 02 2022 23:41:00	BBVA Compass, Attn: Bankruptcy, P.O. Box 10566, Birmingham, AL 35296
15432045	Email/Text: admaas@villagecapital.com	Mar 02 2022 23:41:00	Village Capital & Investments, LLC, 2550 Paseo Verde Parkway, Henderson, NV 89074
15432047	+ EDI: WFFC.COM	Mar 03 2022 04:43:00	Wells Fargo Bank NA, Po Box 14517, Des Moines, IA 50306-3517
15432048	+ EDI: WFFC.COM	Mar 03 2022 04:43:00	Wells Fargo Bank NA, 1 Home Campus Mac X2303-01a, 3rd Floor, Des Moines, IA 50328-0001

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		VILLAGE CAPITAL & INVESTMENT, LLC
15432030	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15432028	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15432044	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222
15432026	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, BBVA Compass, Attn: Bankruptcy, P.O. Box 10566, Birmingham, AL 35296

TOTAL: 1 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 2, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor VILLAGE CAPITAL & INVESTMENT LLC bnicholas@kmlawgroup.com
Christopher M. Frye	on behalf of Debtor Jerry W Wilson chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgoga@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com
Jeffrey J. Sikirica	trusteesikirica@zoominternet.net PA59@ecfbis.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov

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